

## **GOP Healthcare Proposals Floor Speech**

**Senator Al Franken**

*(as prepared for delivery)*

M. President, I rise today to talk about the Republican effort to rip apart our health care system, jeopardize protections for people with pre-existing conditions, and throw millions of people off their health insurance.

It's deeply troubling that at this point—with less than 24 hours to the expected vote, we don't even know which version of repeal Republicans hope to pass. Do Republicans support the Better Care Reconciliation Act—a bill that, according to the Congressional Budget Office, would cause 22 million more people to become uninsured, drive up health care costs, and dismantle the Medicaid program? Do they support the so-called “Cruz Amendment,” which would bring back junk insurance plans that offer no protection and drive up out-of-pocket costs for vital services?

Or will they rally behind their backup option—a plan to repeal the Affordable Care Act and replace it with nothing. That's nothing. An

approach that would add 32 million more people to the ranks of the uninsured and cause average premiums in the non-group market to double. Or will it be something else entirely? We don't know. This is reckless and irresponsible, and the American people deserve better.

But, let's be clear—a vote for the motion to proceed is a vote to move forward with conceivably, any one of these bills.

And, all of these bills are terrible. They jeopardize lifesaving care and treatment for millions of American families, especially those with pre-existing conditions. They tear apart our safety net, and give tax breaks to powerful corporations.

Let me remind my Republican colleagues that a vote in support of the motion to proceed will have real-world consequences for your constituents, who may lose their health insurance. Perhaps these are people you've met. People—many of whom—may be losing sleep out of justified fear that their children, their parents, their loved ones, or they themselves are at risk of losing their health care.

I have talked to people in my state of Minnesota about these dangerous proposals. There's Kristi—a young farmer in Greater Minnesota whose husband and two kids relied on Medicaid to access care when their farm was struggling. There's Sandy, whose mom is in a nursing home, who doesn't know how she will pay for the round-the-clock care her mother needs if Medicaid, which covers more than 6 in 10 nursing home residents nationwide, scales back coverage. And then there's Sheri, who said that if it weren't for Medicaid, her son Brandon, who has cerebral palsy and hydrocephalus, probably wouldn't be here.

This is one of those votes that will go down in history, one of those votes that all of us will be answering for, wherever we go, for the rest of our lives. Former Republican Senator from Minnesota David Durenberger outlined some of the reasons why Senators should vote against this consequential legislation in an excellent op-ed today in *USA Today*. M. President, I would like to ask unanimous consent to add Senator Durenberger's op-ed to the record.

There aren't many votes like this in a Senator's career.

So, let's just lay it out. If you support the vote tomorrow, the following are some of the specific consequences that could follow.

First, it is a vote that could open debate on bills that would undermine protections for people with pre-existing conditions.

This could happen in one of two ways. This vote could open debate on the potential "Cruz Amendment," which would allow insurance companies, as long as they offer ACA-compliant plans on the exchanges, to also sell skimpy plans outside of the exchanges with almost no consumer protections. Under this amendment, insurers would be allowed to deny coverage, and charge higher rates to women, older adults, and individuals with any pre-existing condition.

To my Republican colleagues, do you know someone who's pregnant? Do you know someone who's got diabetes? Asthma? Depression? Cancer? Multiple Sclerosis? Substance use disorders? Arthritis? Dementia? Sleep Apnea? Parkinson's? All these people could be denied coverage under the Cruz Amendment, just as they were prior

to the ACA. The Cruz amendment would also bring back annual and lifetime limits, coverage exclusions, and more.

This amendment is intended to deceive. The amendment is designed to make people think that it would lower premiums since it allows insurers to offer stripped-down plans that don't comply with the ACA's consumer protections. But what it actually does is skyrocket the price of insurance for people with pre-existing conditions like epilepsy, Crohn's Disease, and stroke, while eviscerating the quality of insurance for those who don't yet need, or know they need, such coverage.

In fact, America's Health Insurance Plans, which is the national political advocacy and trade association of companies that sell health insurance to Americans, and the Blue Cross Blue Shield Association have said that this proposal is quote, "simply unworkable in any form and would undermine protections for those with pre-existing medical conditions, increase premiums and lead to widespread terminations of coverage for people currently enrolled in the individual market."

Unquote.

The fact is these high-deductible, bare-bones plans are a dangerous rip-off, and many people won't even realize what garbage insurance they have until it's too late.

But here's the thing. Even if the Cruz amendment was removed from the bill, the Better Care Reconciliation Act would still undermine protections for people with pre-existing conditions. That's because the bill would allow, and even incentivize, states to waive ACA protections, like the guarantee of coverage for essential health benefits.

If you are allowed to offer plans that don't cover basic services, like mental health, prescription drugs, and maternity care, then you have a backdoor channel to charge people who need those services more than those who don't.

And not only that: states that seek waivers and end the guarantee of essential health benefits bring us right back into the world of annual and lifetime limits—a world where your care would end not because your doctor said so, but because the insurance company would stop paying

for it. This could be true even for people who get their health insurance through their employer.

In short, with or without the Cruz amendment, the Better Care Reconciliation Act breaks President Trump's promise to protect people with pre-existing conditions.

Second, a "yes" vote tomorrow is a vote to end Medicaid as we know it. Medicaid is a lifeline—providing health insurance and access to care—for more than 70 million Americans. That's about one in every five Americans, and includes seniors, pregnant women, people with disabilities, and families with children. The program has been a bedrock of our health care system since 1965. It was and is a federal promise made to states and all Americans over 50 years ago. And most of all, Medicaid *works*.

But the Better Care Reconciliation Act would gut it. It would end the program's coverage guarantee, leaving states to either roll back coverage or slash other vital programs in order to meet their citizens' needs.

And finally, M. President, a vote to support the motion to proceed to this bill is a vote to drive up people's total health care costs. The Republican plans decrease or eliminate the ACA's tax credits, which help people afford their insurance. And it dramatically hikes premiums for older Americans, though they're younger than me, and drives up deductibles and other out-of-pocket costs that many people will have to pay in order to receive care.

Americans don't like these proposals. In fact, new polling shows that only 17 percent of Americans think they and their families will be better off under the Republican plans. 17 percent! What Americans want is for Republicans and Democrats to work together to build on and improve the Affordable Care Act.

So, why do my Republican colleagues continue to push forward these terrible bills?

It doesn't have to be this way. There is another option. This body can reject these wrongheaded proposals and allow for an open, bipartisan process under regular order, where we can work together and



do the things the American people actually sent us here to do: expand coverage, lower costs, and improve care. We should have bipartisan hearings, where we hear from non-partisan, expert witnesses about the challenges facing the Affordable Care Act so we can work together to fix what isn't working about the ACA.

What we do know from the last few years is that coverage matters. Rigorous studies have shown that for every 300 to 800 adults who get coverage, one life is saved per year. And research summarized by Atul Gawande and his colleagues in a recent *New England Journal of Medicine* piece finds that health coverage expansions have improved people's access to care, improved their financial security—meaning fewer bankruptcies and medical bills sent to collections, improved chronic disease care and outcomes, improved self-reported health, and more. Overall, health insurance has been shown to help Americans live longer, healthier lives.

Now is not the time to roll back our progress. I urge my Republican colleagues to think about what a vote for proceeding on this terrible legislation would mean for the American people.

Our constituents sent us here to improve their lives. So, I urge my Republican colleagues to vote no. Let's work together to fix what needs fixing about the Affordable Care Act and do all that we can to make sure that people have access to affordable, high-quality health care when they need it.

Thank you, M. President.